

LOAN FUND BOARD OF IRELAND.

SEVENTY-FIRST ANNUAL REPORT

OF THE

LOAN FUND BOARD OF IRELAND, 1908.

Presented to both Houses of Parliament by Command of His Majesty.



DUBLIN:

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No. 8134.

DUBLIN CASTLE,

29th April, 1909.

SIR,

I have to acknowledge the receipt of your letter of the 23rd instant, forwarding, for submission to His Excellency the Lord Lieutenant, the Seventy-first Annual Report of the Loan Fund Board of Ireland.

I am,

Sir,

Your obedient Servant,

(Signed)

E. O'FARRELL.

The Secretary,

Loan Fund Board of Ireland,

Dublin.

SEVENTY-FIRST ANNUAL REPORT

OF THE

LOAN FUND BOARD OF IRELAND.

The Loan Fund Board of Ireland submit this, their Seventy-First Annual Report, for presentation to both Houses of Parliament.

The statements set out in Appendices 1 and 2 have been compiled from Abstracts furnished to the Board since 1st January, 1909, in connection with 52 Societies.

The Capital, on 31st December, 1908, of these Societies was £91,710, and the circulation of this Capital in 1908 amounted to £191,070.

Proposals for the establishment of new Loan Fund Societies at Loughrea and Mitchelstown have been received, and the preliminary arrangements are in progress.

The issue of a Certificate for the formation of a Loan Fund Society at Drumlish, Co. Longford, was sanctioned last March by the Loan Fund Board. The Society began to work in May, and its progress since is regarded as satisfactory.

During the year 1908 operations were continued actively under 63 & 64 Vic., c. 25, and 6 Ed. 7, c. 23, to hasten the recovery of debts due to a large number of Loan Fund Societies, mainly in the North of Ireland.

The circumstances which, for the time being, had paralysed the working of Loan Fund Societies in large districts of Ireland, and which made the special legislation of 1900 and 1906 necessary, have been explained in previous Reports to Parliament.

The result of that legislation has been fairly satisfactory. It brought some relief to the Debenture holders of numerous Loan Fund Societies, whose interests had suffered through local mismanagement; and thus it was found possible to pay dividends in many cases.

The Loan Fund Board must call attention again to the necessity for having their income supplemented by a grant from Public Funds. Their normal income being derived mainly from the sale of certain classes of forms to the Societies holding Certificates from the Board, and the business of several of these Societies having been confined recently to collection of debts under 63 & 64 Vic., c. 25, and 6 Ed. 7, c. 23, it followed that the Board's expenditure in 1908 and in other recent years exceeded its income.

The work of the paid officials of the Board was not lessened by the circumstances which led, as aforesaid, to the reduced income of the Board in recent years. On the contrary, it was increased by reason of constant correspondence with Receivers, as well as with individual owners of Capital

in the Societies, over which the Receivers had been appointed. It follows that there is no margin for reduction in the expenditure of the Board, and they submit respectfully and firmly that the Irish Government should, as a matter of urgency, take adequate steps for having the income of the Board increased by a sufficient amount—either by the allocation of a Capital sum for investment, or by a yearly grant, so long as needed, in aid of the ordinary income of the Board.

In several recent Reports to Parliament, the Board called special attention to the fact that their Statutory powers are inadequate; and that their complaints upon this subject, as well as the recommendations of a Parliamentary Committee which reported more than fifty years ago (No. 259, 1855), have not been acted upon by the Irish Government.

They, therefore, feel bound to draw the attention of Parliament once again to this matter, in the hope that a speedy remedy may be found.

With this Report six appendices are submitted.

(Signed),

EDWARD KEVANS (*Chairman*).
WM. ANDERSON.
J. C. IRWIN, B.D.
JAMES BOYDELL.
JOHN R. O'CONNELL.
JOHN MULLIGAN.

(Countersigned),

ARCHIBALD J. NICOLLS,
Secretary.

Dated 23rd April, 1900.

APPENDICES.

APPENDIX

SYNOPSIS TABLE, exhibiting the Operations, during 1908, of the Loan Funds whose

COUNTIES.	Number of Volunteers serving in 1908.	Amount of Capital to be Allocated for on 31st December, 1908.	Amount of Capital Working on 31st December, 1908.	Total Amount drawn in 1908.	Number of Loans issued in 1908.	Sum in Borrowers' hands on 31st December, 1908, exclusive of sums repaid to the Board on 31st Dec.	Sum in Borrowers' hands on 31st December, 1908.
		£.	£.	£.		£ s. d.	£ s. d.
Antrim,	1	3,032	951	3,234	363	562 0 0	65 5 4
Armagh,	—	—	—	—	—	—	—
Carlow,	1	1,029	1,037	4,041	586	1,480 13 0	46 5 4
Cavan,	2	7,307	7,556	26,487	2,524	7,500 17 0	68 8 1
Clare,	—	—	—	—	—	—	—
Cork,	5	3,611	3,608	8,854	1,735	2,795 11 0	253 15 0
Down,	4	9,430	9,422	21,467	3,669	9,675 5 0	99 14 11
Dublin,	—	—	—	—	—	—	—
Fermanagh,	2	4,510	4,510	10,345	1,770	4,583 3 0	238 5 0
Galway,	1	532	559	1,946	801	531 5 0	19 3 3
Kerry,	—	—	—	—	—	—	—
Kildare,	1	1,097	1,093	5,063	878	1,066 0 0	—
Kilkenny,	2	1,035	903	2,754	488	955 14 0	70 4 10
King's,	2	2,999	2,663	6,953	1,505	2,718 7 0	320 4 10
Leitrim,	4	6,236	6,180	21,414	4,948	8,990 16 0	304 11 5
Limerick,	4	4,526	3,443	8,453	1,668	2,629 10 0	436 5 2
Londonderry,	2	5,102	3,662	13,148	2,660	3,855 1 0	116 8 0
Longford,	1	545	532	537	120	590 0 0	32 6 2
Louth,	—	—	—	—	—	—	—
Mayo,	—	—	—	—	—	—	—
Meath,	1	894	866	3,546	829	635 17 0	59 16 0
Monaghan,	—	—	—	—	—	—	—
Queen's,	4	5,582	5,575	16,761	3,265	5,460 1 0	318 29 1
Roscommon,	1	4,055	4,059	8,411	1,200	3,455 0 0	626 16 5
Sligo,	—	—	—	—	—	—	—
Tipperary,	8	12,984	12,978	27,914	4,860	11,935 6 6	2,115 12 4
Tyrone,	4	7,270	7,193	7,781	1,375	7,379 8 10	495 2 8
Waterford,	—	—	—	—	—	—	—
Westmeath,	1	2,388	2,388	5,766	977	2,331 2 0	67 16 7
Wexford,	—	—	—	—	—	—	—
Wicklow,	3	2,988	2,984	5,546	746	3,870 10 0	115 4 10
	32	91,750	86,193	191,970	26,983	81,432 18 4	5,173 6 6

(1).

Managers have furnished Annual Reports to the Board since 1st January, 1909.

Total Amount received for Interest, Dividend, and Sums, and Grants, or application of funds in 1908.	Total paid or returned during 1908.	Number of Irish Officers employed.	Total Expenses of Management, including Salaries, Rates, &c., during 1908.	Amount of Interest paid or due by Societies using Capital secured by Debentures.	Number of Societies paying and repaying.	Net Loss (if any) of 1908 after paying or providing for Interest and all Expenses, and deducting Reserves accumulated to be irrecoverable.	Net Profit of 1908 after paying or providing for Interest and all Expenses, and deducting Reserves accumulated to be irrecoverable.	Amount of that Profit charged to Capital in 1908.	Amount expended for other Local Purposes in 1908.
£ s. d.	£ s. d.		£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.
72 6 6	70 0 0	1	112 6 6	—	—	—	42 1 2	—	—
—	—	—	—	—	—	—	—	—	—
140 8 8	49 17 11	3	68 15 8	43 2 9	34	—	27 15 0	—	—
471 2 10	173 15 8	4	264 8 6	61 6 10	24	—	176 6 8	34 12 5	—
—	—	—	—	—	—	—	—	—	—
328 15 11	254 4 0	9	314 18 5	21 10 0	5	14 0 2	34 8 11	1 0 0	—
843 18 9	373 15 0	8	487 14 3	201 15 11	111	—	170 7 1	—	—
—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—
343 12 0	175 0 0	3	203 19 1	53 15 8	12	—	11 7 7	94 2 0	—
48 2 4	30 0 0	2	45 8 8	20 1 1	7	0 6 3	—	—	—
—	—	—	—	—	—	—	—	—	—
30 10 5	35 16 0	3	116 20 5	15 12 4	9	43 13 11	—	2 18 0	—
98 15 1	42 0 0	3	53 17 2	22 1 0	6	—	14 7 5	—	—
245 17 0	100 0 0	5	107 18 4	17 0 8	5	—	21 8 9	7 19 0	—
710 16 5	270 0 0	10	848 12 11	299 4 8	138	—	181 0 1	—	—
274 13 2	276 0 0	8	324 7 10	2 7 0	2	43 8 8	30 0 8	—	—
372 0 8	322 0 0	7	473 1 2	97 9 11	15	7 14 1	19 3 8	—	—
12 8 7	—	2	11 11 1	9 18 3	12	9 1 5	—	—	—
—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—
134 17 7	79 0 0	3	94 5 9	29 0 0	5	—	31 13 10	—	—
—	—	—	—	—	—	—	—	—	—
481 6 7	260 0 0	7	343 15 2	135 8 10	43	48 0 30	69 1 5	—	—
293 7 5	180 0 0	3	223 18 0	—	—	—	71 3 2	8 0 0	48 6 0
—	—	—	—	—	—	—	—	—	—
1074 9 1	621 14 0	17	750 4 3	295 0 10	48	30 8 5	100 7 0	12 2 0	25 0 0
303 11 7	107 5 5	4	158 16 9	555 14 3	34	145 2 1	87 5 7	—	—
—	—	—	—	—	—	—	—	—	—
357 8 2	95 0 0	1	117 19 3	39 7 9	8	—	45 5 10	—	—
—	—	—	—	—	—	—	—	—	—
508 2 1	87 0 0	5	121 2 5	73 7 1	35	10 13 8	19 11 0	—	—
6,714 9 1	3,785 11 0	107	4,984 8 11	3,825 10 7	547	242 11 9	1,128 9 8	100 15 5	70 0 0

COUNTIES, LOAN FUNDS, TRUSTS, AND NAMES OF TREASURERS OR RECEIPTS.	Amount of Capital to be accounted for on 31st Dec., 1906.	Of which is held in Trust for Original subscribers on 31st Dec., 1906.	Amount of Capital to be accounted for on 31st Dec., 1906.	Total Amount of Loans issued in 1906.	Amount of Loans issued in 1906.	Number of Loans issued in 1906.	Average Amount of each Loan.	Average Cost of the Loans issued in the Yearly average of Interest on the Capital.	Sum of Interest received on 31st Dec., 1906, exclusive of Bank Dividends (if any).	Sum of Interest received on 31st Dec., 1906, (if any).	Total Amount received from the Loans, Interest, Fines, and other sources in 1906.
ANTRIM:	£	£	£	£	£	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
ANTRIM, John Kirk, J.P.	3,902	3,902	951	3,224	3,224	398 0 2	0 6 5	302 0 0	(a) 99 2 4	169 1 8	
ARLACH:	—	—	—	—	—	—	—	—	—	—	—
CARLOW:											
CARLOW, Rev. C. S. R. H. H.	1,029	330	1,637	4,041	4,038	380 9 17	11 0 2	1,340 13 0	46 6 4	142 20 3	
CAVAN:											
CAVAN, John Dwyer, J.P.	1,000	1,000	2,605	4,504	4,504	390 7 5	9 0 2	2,605 2 0	3 7 1	115 12 7	
CAVAN, F. J. Lynch, J.P.	4,081	4,081	4,541	12,823	12,823	1,818 7 10	0 1 4	4,248 15 0	63 1 0	282 1 8	
CORK:											
CORK, James R. Scott, J.P.	1,207	4,072	7,206	19,477	19,477	2,824	—	7,900 17 0	90 8 1	478 12 3	
CORK, James R. Scott, J.P.	302	302	383	960	893	285 4 14	0 3 0	400 37 0	(c) 39 10 2	37 38 10	
CORK, James R. Scott, J.P.	377	377	376	1,081	417	323 3 4	31 0 6	270 7 0	99 3 0	41 8 0	
CORK, James R. Scott, J.P.	1,030	1,030	1,025	2,039	1,919	270 7 10	0 5 0	833 37 0	(d) 102 1 3	108 18 8	
CORK, James R. Scott, J.P.	615	590	611	3,311	1,751	482 4 17	0 2 11	807 19 0	(e) 50 7 0	121 0 0	
CORK, James R. Scott, J.P.	424	424	423	1,471	—	245 6 6	0 6 0	401 21 0	32 10 1	50 19 0	
CORK, James R. Scott, J.P.	1,611	2,149	3,086	8,984	4,090	1,735	—	2,794 11 0	233 15 0	336 16 3	
DONEGAL:											
DONEGAL, (1) E. O'Reilly (Receiver)	—	—	—	—	—	—	—	—	—	—	—
DONEGAL, (2) Charles Moore (Receiver)	—	—	—	—	—	—	—	—	—	—	—
DONEGAL, (3) T. W. Stafford, J.P. (Receiver)	—	—	—	—	—	—	—	—	—	—	—
DONEGAL, (4) G. E. Stewart (Receiver)	—	—	—	—	—	—	—	—	—	—	—
DONEGAL, (5) Anthony M'Loone (Receiver)	—	—	—	—	—	—	—	—	—	—	—
DONEGAL, (6) J. P. Spier, J.P.	1,725	1,375	1,720	4,942	4,942	838 3 0	0 0 0	1,029 13 0	(f) 980 7 0	177 14 38	
DONEGAL, (7) J. P. Spier, J.P.	3,492	1,672	3,490	8,980	8,980	1,182 4 10	1 0 2	3,527 0 0	(g) 33 10 3	366 3 2	
DONEGAL, (8) J. P. Spier, J.P.	2,039	980	2,039	6,123	6,123	1,005 3 13	0 1 0	3,030 12 0	5 6 7	230 18 8	
DONEGAL, (9) E. O'Reilly (Receiver)	—	—	—	—	—	—	—	—	—	—	—
DONEGAL, (10) David Wilson, J.P.	1,074	500	1,573	3,798	2,708	438 6 3	0 0 0	1,520 2 0	47 9 4	120 2 30	
DONEGAL, (11) David Wilson, J.P.	4,430	4,344	4,432	21,647	21,647	2,069	—	2,675 0 0	40 14 11	243 18 9	
DUBLIN:	—	—	—	—	—	—	—	—	—	—	—
FERMANAGH:											
FERMANAGH, (1) Samuel Armstrong (Receiver)	—	—	—	—	—	—	—	—	—	—	—
FERMANAGH, (2) T. W. Stafford, J.P. (Receiver)	—	—	—	—	—	—	—	—	—	—	—
FERMANAGH, (3) W. A. Ashill (Receiver)	—	—	—	—	—	—	—	—	—	—	—
FERMANAGH, (4) George Arnold, J.P.	3,620	3,340	3,620	8,108	8,108	1,357 5 19	0 2 4	3,901 6 0	238 8 0	302 10 0	
FERMANAGH, (5) T. W. Stafford, J.P. (Receiver)	—	—	—	—	—	—	—	—	—	—	—
FERMANAGH, (6) E. O'Reilly (Receiver)	—	—	—	—	—	—	—	—	—	—	—
FERMANAGH, (7) Thomas Bewdley (Receiver)	—	—	—	—	—	—	—	—	—	—	—
FERMANAGH, (8) T. W. Stafford, J.P. (Receiver)	—	—	—	—	—	—	—	—	—	—	—
FERMANAGH, (9) W. A. Ashill (Receiver)	—	—	—	—	—	—	—	—	—	—	—
FERMANAGH, (10) W. A. Ashill (Receiver)	—	—	—	—	—	—	—	—	—	—	—
FERMANAGH, (11) Noble Gleason, J.P.	890	47	890	2,207	2,207	410 3 6	0 2 3	601 17 0	(h) 11 10 10	66 4 5	
FERMANAGH, (12) Noble Gleason, J.P.	4,910	3,187	4,910	10,345	10,345	1,776	—	4,083 3 0	258 5 0	355 14 8	
GALWAY:											
GALWAY, Very Rev. P. Donohy, J.P., J.P.	552	78	599	1,840	536	501 3 27	0 1 10	531 5 0	18 5 5	69 7 10	

(a) Also £1,000 in Government Stock.

(b) And £550 in Bonds.

(c) Don't Transfer.

(d) The value of the Loans is in the hands of a Receiver appointed by the Board under 8 and 7 Vol. 2, p. 41, Sec. 42.

(e) The working of this Society is in accordance with the provisions of the Companies Act, 1862, under 6 Edw. 7, c. 22.

OF THE LOAN FUND BOARD, IRELAND.

9

(2).
in 1908, as rendered in the LOAN FUND BOARD.

Total Amount received for Bonds, or Interest Fees, Premiums and Amortisation Fees only in 1908.	Total paid on Bonds during 1908	Number of Paid Capital employed.	Total Expenses of Management, including Salaries, Dep't. Ad., in 1908.	Amount of Interest paid or due by Securities for Capital received by Debtors, &c., As a result of the Securities issued for 1908, after that interest, either in whole or in part, was repaid on 31st December.	Number of Depositors owing out Capital.	Net Loss of Interest paid or received after providing for Interest and all Expenses and deducting Interest received to be unavailable.	Net profit of 1908 after providing for Interest and all Expenses and deducting Interest received to be unavailable.	Amount of Paid Capital charged to Bonds in 1908.	Amount Expended for Bond and Interest purpose in 1908.
£ s. d.	£ s. d.		£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.
72 4 8	70 0 0	1	112 6 6	—	—	—	43 1 2	—	—
—	—	—	—	—	—	—	—	—	—
140 8 2	40 37 11	3	66 18 8	43 2 9	34	—	27 16 0	—	—
215 11 7	81 0 0	2	100 14 0	61 6 10	34	—	43 13 3	—	—
355 13 3	82 16 8	2	144 11 8	—	—	—	134 13 5	34 15 5	—
471 2 10	173 16 8	4	254 5 8	61 6 10	34	—	176 5 8	34 15 5	—
37 18 10	20 0 0	1	31 1 4	4 0 0	1	—	2 3 10	—	—
43 6 8	48 0 0	1	55 4 2	2 10 0	1	14 6 2	—	1 0 0	—
77 0 6	33 4 9	4	77 10 2	—	—	—	38 32 4	—	—
130 0 7	73 0 0	2	100 15 0	15 0 0	3	—	3 5 8	—	—
90 10 0	42 0 0	1	30 7 9	—	—	—	0 2 1	—	—
323 16 11	254 4 0	0	334 15 3	21 39 0	5	14 6 2	34 3 11	1 0 0	—
—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—
177 14 10	108 15 0	2	140 5 4	6 0 9	2	—	17 8 8	—	—
290 6 5	100 0 0	2	121 5 3	76 17 6	27	—	100 8 1	—	—
230 15 3	85 0 0	2	103 10 6	78 5 3	35	—	50 3 9	—	—
—	—	—	—	—	—	—	—	—	—
139 2 10	30 0 0	2	63 9 0	43 18 0	32	—	2 5 9	—	—
543 15 9	373 15 0	5	467 14 3	201 15 11	111	—	179 7 1	—	—
—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—
277 18 6	125 0 0	2	409 10 3	20 1 3	3	—	0 4 4	94 2 0	—
—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—
85 13 10	40 0 0	1	47 6 10	33 14 5	4	—	5 5 3	—	—
363 12 6	175 0 0	3	303 19 1	66 16 6	12	—	11 7 7	94 2 0	—
65 3 4	30 0 0	3	65 3 0	20 1 1	7	0 5 3	—	—	—

STATEMENT OF ACCOUNTS OF LOAN FUNDS working

COUNTIES LOAN FUNDS TREASURERS, AND NAMES OF TREASURERS OR RECEIPTS	Amount of Capital to be re- deemed on 31st Dec. 1905.	Of which a half year of interest has been paid on 31st Dec. 1905.	Amount of Capital on 31st Dec. 1905.	Total Amount owed on 31st Dec. 1905.	Amount owed on 31st Dec. 1905.	Number of Loans owed on 31st Dec. 1905.	Average Amount of each Loan.	Amount of the Loan at each Loan to the Society of the Capital	Sum in Treasury on 31st Dec. 1905, exclusive of Bd. Bal. (if any)	Sum in Treasury on 31st Dec. 1905, (if any)	Amount of Interest, Dividend, Fines, &c. Received in 1905.
KILDARE:	£	£	£	£	£		£ s d.	£ s d.	£ s d.	£ s d.	£ s d.
ARMY, F. R. Jackson	1,007	447	1,000	2,901	2,330	878	2 7 0	0 2 5	1,999	0 0	41 10 8
KILKENNY:											
GALLAN, The Very Rev. Bishop of Meath, F.R. Pinnock, P. Walsh, J.R.	103	303	330	2,204	1,540	377	0 6 1	0 2 0	320	14 0	47 4 4
	143	120	140	462	-	111	4 3 3	0 1 0	138	0 0	10 10 1
	1,000	360	900	2,756	1,540	488	-	-	328	14 0	108 8 5
KING'S CO.											
CLARA, J. Perry Goodbody, D.L. TULLAGH, A. R. McManis...	1,400	1,700	1,400	3,338	2,492	828	4 1 3	0 1 0	1,489	11 0	121 8 0
	1,500	1,300	1,500	3,023	2,119	640	5 0 0	0 3 0	1,305	10 0	124 9 11
	2,900	2,600	2,900	6,361	4,611	1,468	-	-	2,794	7 0	245 12 11
LEITHRIM:											
DUNNE, F. McGowan, D.L. DUNNE, T. M. Loughlin, LEITHRIM, T. Moore, MORRIS, F. Maguire	2,108	378	2,100	4,400	4,400	740	6 0 0	0 1 8	2,100	7 0	199 8 8
	2,098	410	2,044	6,141	6,141	1,520	4 4 0	0 1 0	2,544	0 0	200 4 4
	1,827	270	1,820	4,400	4,400	970	4 10 0	0 1 7	2,118	0 0	169 18 1
	2,705	551	2,704	6,400	6,400	1,328	4 10 0	0 1 5	2,600	12 0	224 14 10
	6,738	1,609	6,150	21,614	21,614	4,588	-	-	8,900	10 0	809 6 7
LIMERICK:											
AGNEW, Rev. Samuel Hackett, M.A. BALLYMORRIS, E. F. Conry, LIMERICK INDUSTRIAL, Rev. D. R. Shanahan, F.R. LIMERICK, FINE AND JEWELLER, C. H. FUL	408	384	407	1,012	723	333	3 2 0	0 2 1	406	12 0	32 4 4
	741	741	740	1,791	1,373	370	0 4 0	0 3 4	278	10 0	70 13 8
	1,184	1,379	1,178	1,905	-	408	3 17 1	0 4 0	0 11 6	0	61 14 5
	2,105	2,005	1,955	3,917	-	1,011	3 17 0	0 3 2	1,083	1 0	145 7 1
	4,058	4,440	3,443	8,655	2,108	1,988	-	-	2,689	10 0	315 16 0
LONDONDERRY:											
CHERRY, (2), Thomas Murray KERRA, Rev. James McGehee, F.R. LONDONDERRY, John McClellan	1,732	622	1,730	4,000	4,000	644	7 2 0	0 4 10	1,616	5 0	197 2 10
	3,370	3,370	2,352	8,518	2,932	1,374	6 3 0	0 4 7	2,330	10 0	334 10 7
	5,102	4,992	3,982	12,518	7,032	2,018	-	-	3,946	1 0	531 20 8
LONGFORD:											
DEWINTER, (2), Thomas Kiersey	545	-	532	837	837	120	6 10 0	0 1 11	500	0 0	22 8 2
	-	-	-	-	-	-	-	-	-	-	-
LOUTH:											
	-	-	-	-	-	-	-	-	-	-	-
MEATH:											
KERRA, Geo. Armstrong	896	326	896	3,948	-	539	4 13 0	0 2 0	530	17 0	184 17 7
MOSAGHAN:											
GARRA, (2), Thomas Boreland (Resident)	-	-	-	-	-	-	-	-	-	-	-

(1) The value of the Society are in the hands of a Receiver appointed by the Board under s. 6 & 7 Vic., c. 41, Sec. 41.
 (2) The value of the Society are in the hands of a Receiver appointed by the Board under s. 6 & 7 Vic., c. 41, Sec. 41.
 (3) See Society's 8 months working.

(2)

in 1868, as rendered to the Loan Fund Board.

Net amount received for Deposits, in Ireland, Spain and Banks, or anywhere before 1868.	Total paid as Salaries during 1868.	Number of Paid Officers employed.	Total Expenses of Management, including Salaries, (but not, in 1868.	Amount of Interest paid or due by Mortgage and Capital Borrowers, for the period 1868 to 1869, inclusive, including the Salaries whose amounts for 1868 show that Interest, either in whole or in part, was repaid on 31st December.	Number of Borrowers owing and Capital.	Net Loss of 1868 (if any) after paying or providing for Interest and all Expenses and deducting Divide ascertained to be irrecoverable.	Net profit of 1868 after paying or providing for Interest and all Expenses, and deducting Divide ascertained to be irrecoverable.	Amount of Paid Debt changed to Stock in 1868.	Amount Expended for Local works during 1868.
£ s. d.	£ s. d.		£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.
10 18 5	85 16 0	2	115 16 4	15 12 4	2	43 11 11	—	2 18 0	—
47 19 0	37 0 0	2	47 17 8	21 1 0	7	—	12 11 2	—	—
10 35 1	5 0 0	1	7 19 8	1 0 0	1	—	1 16 3	—	—
36 15 1	42 0 0	3	55 17 2	22 1 0	3	—	14 7 5	—	—
121 7 1	60 0 0	2	76 16 3	17 6 8	5	—	17 7 11	7 19 0	—
124 9 11	100 0 0	3	120 17 1	—	—	—	5 17 10	—	—
146 17 0	150 0 0	5	197 12 4	17 6 8	5	—	21 8 9	7 19 0	—
189 9 0	48 0 0	2	61 13 3	60 8 7	20	—	68 7 2	—	—
265 4 8	100 0 0	2	114 4 0	64 1 6	40	—	6 18 7	—	—
190 12 1	61 0 0	3	77 19 5	60 11 11	20	—	29 17 5	—	—
210 5 9	70 0 0	2	94 15 3	55 2 5	44	—	45 10 11	—	—
718 15 5	379 0 0	10	349 13 11	299 4 8	120	—	181 0 1	—	—
11 10 4	30 0 0	1	34 2 4	2 7 0	2	—	6 19 3	—	—
68 11 5	40 0 0	2	45 15 3	—	—	—	52 1 5	—	—
32 14 1	31 0 0	3	33 3 5	—	—	31 9 0	—	—	—
116 17 4	135 0 0	3	151 5 10	—	—	11 13 9	—	—	—
274 12 2	275 0 0	8	324 7 10	2 7 0	2	43 2 9	20 0 8	—	—
177 7 2	147 0 0	5	157 9 0	27 9 11	35	7 14 1	—	—	—
264 19 5	245 0 0	4	315 12 2	—	—	—	19 3 5	—	—
273 5 5	282 0 0	7	475 1 2	37 9 11	16	7 14 1	19 3 5	—	—
12 8 7	—	2	11 11 1	9 12 3	22	9 1 5	—	—	—
—	—	—	—	—	—	—	—	—	—
124 17 7	10 0 0	2	84 3 9	20 0 0	5	—	21 13 10	—	—
—	—	—	—	—	—	—	—	—	—

STATEMENT OF ACCOUNTS OF LOAN FUNDS working

COUNTRY LOAN FUNDS, TREASURERS, &c. NAMES OF TREASURERS OR RECEIPTS.	Amount of Capital to be re- covered on the 10th 1900.	Of which is held in the Loan Fund, original amount of securities purchased on the 10th 1900.	Amount of Capital received on the 10th 1900.	Total Amount received on the 10th 1900.	Amount owed on Monthly Loans.	Number of Loans issued in 1900.	Average Amount of each Loan.	Average Cost of the issue of each Loan to the Society exclusive of interest on the Capital.	Sum in Borrowed Loans on 10th Dec. 1900, exclusive of Rep. Debt (£ cap.).	Sum in Borrowed Loans on 10th Dec. 1900 (£ cap.).	Amount of Interest, Fines, &c., received in 1900.
QUEEN'S CO.	£	£	£	£	£		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
ASHLEY, Daniel Kennedy, ..	1,050	810	1,647	3,932	1,605	770	3 0 0	1 2	1,035 7 0	12 14 7	108 14 10
DEWATER, James Mahony, ..	1,475	78	1,475	3,795	3,691	935	6 0 0	0 3 3	1,456 17 0	18 14 11	108 4 2
MACDONALD, R. M. Smith, &c.	1,215	665	1,513	3,831	—	1,302	3 5 2	0 1 10	1,077 11 0	138 10 0	131 5 7
ROBERTSON, John Connolly, ..	1,244	384	1,544	4,329	—	738	4 0 0	0 3 0	1,068 0 0	154 15 7	134 0 10
	5,024	1,647	5,176	13,791	3,306	2,583	—	—	3,260 1 0	318 15 1	484 17 3
ROSCOMMON.											
ATKINSON, John Burgess, ..	4,030	1,03	4,030	8,411	1,844	1,399	6 10 8	0 2 8	3,435 0 0	688 12 0	323 16 9
TIMPERARY.											
BOHNSHAW, John Skelley, ..	1,870	1,000	1,870	4,400	4,197	713	6 1 0	0 3 2	1,800 4 0	66 13 10	179 5 1
CARROLL, William M. Maher, ..	1,637	3,637	3,634	7,090	3,070	815	5 10 0	0 4 11	1,822 0 0	1,822 3 10	226 1 0
FERRELL, Thomas O'Connell, &c.	1,016	384	1,919	3,337	3,333	744	4 0 1	1 5	1,088 15 0	10 70 14	112 0 0
ROSCOMMON, William Trevelyan, ..	2,667	1,123	2,665	3,940	3,345	853	6 2 0	0 3 3	2,551 11 0	114 0 6	915 7 10
ROSCOMMON, No. 2 John Trevelyan, ..	3,740	1,363	5,138	8,650	8,374	1,617	6 5 10	0 2 9	2,050 13 0	85 7 2	233 8 7
TIMPERARY, Lewis J. D'Alton, ..	1,032	612	1,625	2,496	1,958	430	5 3 6	0 2 7	1,003 4 4	26 1 3	00 0 1
	12,934	5,664	12,918	27,944	24,373	4,960	—	—	11,933 5 4	2,130 12 4	1,003 14 3
TYRONE.											
ADAMS, (1) J. C. Fiddes (Receiver).	—	—	—	—	—	—	—	—	—	—	—
BALLET, (1) J. C. Fiddes (Receiver).	—	—	—	—	—	—	—	—	—	—	—
BRENNAN, (1) R. Orr Clements (Receiver).	—	—	—	—	—	—	—	—	—	—	—
CARTLIDGE, (1) A. J. Nugent (Receiver).	—	—	—	—	—	—	—	—	—	—	—
COUGHLIN, James Harbin, ..	3,484	736	2,560	7,731	7,448	1,375	3 9 3	0 1 9	3,345 16 0	115 15 0	302 11 7
DONAGHY, (1) Edward O'Reilly (Receiver).	—	—	—	—	—	—	—	—	—	—	—
DONAGHY, (1) T. W. Stafford, J.P. (Receiver).	—	—	—	—	—	—	—	—	—	—	—
DONAGHY, (2) Robert Moffitt, F.R.S. (Receiver).	1,460	1,460	1,275	—	—	—	—	—	1,375 3 0	304 0 2	4 0 5
DONAGHY, (1) T. W. Stafford, J.P. (Receiver).	—	—	—	—	—	—	—	—	—	—	—
FYNN, (1) Thomas Bernard (Receiver).	—	—	—	—	—	—	—	—	—	—	—
GORDON, (2) James Cunningham, KILLARNOY, (2) Alexander Cunningham	400	400	384	—	—	—	—	—	384 2 10	10 10 11	—
KILLARNOY, (1) A. J. Nugent (Receiver).	—	—	—	—	—	—	—	—	—	—	—
KILLARNOY, (2) Nathaniel W. Tipping.	1,000	443	2,154	—	—	—	—	—	2,154 9 0	116 16 7	—
ONAGHY, (1) R. Orr Clements (Receiver).	—	—	—	—	—	—	—	—	—	—	—
ONAGHY, (2) R. Orr Clements (Receiver).	—	—	—	—	—	—	—	—	—	—	—
ONAGHY, (1) Edward O'Reilly (Receiver).	—	—	—	—	—	—	—	—	—	—	—
ONAGHY, (1) T. W. Stafford, J.P. (Receiver).	—	—	—	—	—	—	—	—	—	—	—
	7,370	3,025	7,103	7,731	7,049	1,375	—	—	7,170 0 10	438 2 4	307 12 0
WESTMEATH.											
St. Mary's, ATHLONE, Andrew Moore,	2,308	1,915	2,308	3,795	4,308	977	3 19 0	0 3 0	2,331 2 0	67 10 7	168 17 8
WEXFORD.											
WEXFORD, (2) Alex. Elliott (Receiver).	—	—	—	—	—	—	—	—	—	—	—
WICKLOW.											
DEAL, George Foster, &c., ..	437	104	437	1,064	1,064	194	4 11 7	0 0 10	303 0 0	68 2 3	43 1 9
EDWARDS, Very Rev. John Delany, &c., ..	784	414	781	1,521	1,521	247	6 8 10	0 3 4	740 39 0	21 10 7	35 15 4
MORRIS, J. J. Fennell, ..	1,787	326	1,780	2,964	2,964	376	7 19 8	0 3 3	1,761 0 0	25 12 0	305 4 0
	2,965	902	2,964	5,645	5,645	746	—	—	2,470 30 0	116 4 10	263 2 1

(1) The office of this Society are in the hands of a Receiver appointed by the Board under a and 7 Wm. 4. c. 35, s. 45.
 (2) The working of this Society is in abeyance, its operations being confined to the collection of arrears under a and 7 Wm. 4. c. 35, s. 45.
 (3) The Board has ordered the disbursement of this Society the having neglected to appoint a Treasurer when that position became vacant.

OF THE LOAN FUND BOARD, IRELAND.

(2)—continued.

in 1908, as rendered to the Loan Fund Board.

Total amount received for Deposits, or interest, from and under, or Application, before 1906	Total paid as Salaries during 1906	Number of full capacity employed.	Total Expenses of Management, Salaries, Rent, &c., in 1906.	Amount of Interest paid or due by Societies for Loans repaid by Debitors, or, an interest (?) indicates the Societies whose Accounts for 1906 show that Interest, either in whole or in part, was repaid on that indebtedness.	Number of Depositors owning such Capital	Net loss of 1906 (if any) after paying or providing for Interest and all expenses and debts, but before the balance ascertained to be irrecoverable.	Net profit of 1906 after paying or providing for Interest and all expenses and debts, ascertained to be irrecoverable.	Amount of Real Estate returned to Stock in 1906.	Amount Expended for Loans and other purposes in 1906.
£ s. d.	£ s. d.		£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.
138 16 10	35 0 0	1	24 1 10	26 15 6	15	—	53 2 8	—	—
165 5 2	80 0 0	2	100 15 9	25 1 1	12	48 0 10	—	—	—
139 0 8	85 0 0	2	104 15 2	22 0 0	2	—	3 17 9	—	—
177 18 2	60 0 0	2	85 4 5	37 14 3	15	—	12 1 0	—	—
186 5 8	280 0 0	7	543 15 2	126 8 10	45	44 9 10	29 1 5	—	—
208 5 7	180 0 0	3	223 16 0	—	—	—	71 5 3	4 0 0	45 0 0
170 9 1	95 0 0	3	114 10 2	43 16 0	1	—	11 19 11	—	—
187 11 8	160 0 0	3	210 15 5	—	—	—	15 3 7	—	25 0 0
112 6 9	47 0 0	2	58 0 0	28 12 4	13	—	12 11 9	—	—
212 7 10	135 4 6	2	155 8 5	51 10 5	17	26 3 5	—	10 7 0	—
219 6 7	120 0 0	2	144 10 0	25 11 0	15	—	30 17 2	—	—
92 5 2	54 10 0	2	83 12 9	5 16 0	3	—	19 14 7	1 15 0	—
1614 6 1	631 14 8	17	720 4 3	265 0 16	69	20 3 5	100 7 6	12 2 0	25 0 0
—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—
303 11 7	75 39 8	2	361 8 4	110 2 0	34	—	87 8 7	—	—
—	—	—	—	—	—	—	—	—	—
—	0 16 8	1	25 10 11	—	—	22 2 8	—	—	—
—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—
—	34 35 8	1	50 19 5	*445 12 3	3	122 19 7	—	—	—
—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—
203 11 7	167 5 5	4	152 16 8	555 14 5	24	145 2 1	87 6 7	—	—
187 8 2	65 0 0	1	117 19 3	19 7 6	3	—	43 5 10	—	—
—	—	—	—	—	—	—	—	—	—
41 1 6	30 0 0	1	42 12 4	6 3 2	5	10 19 8	—	—	—
58 16 4	27 0 0	2	35 14 9	7 11 2	9	—	18 17 3	—	—
186 4 0	30 0 0	2	45 15 8	86 19 9	21	—	2 13 10	—	—
328 2 1	87 0 0	5	181 2 0	75 7 1	35	10 13 8	19 11 0	—	—

APPENDIX (3).

RETURN of INSURANCES by BOARD'S INSURERS during the year 1908.

Name of Loan Fund.	Date of Inspection in 1908.	Date of last preceding Inspection in 1907.	Name of Loan Fund.	Date of Inspection in 1908.	Date of last preceding Inspection in 1907.
Tipperary, . . .	Jan. 14th	Jan. 22nd	Clara . . .	Sept. 3rd	Sept. 3rd
Fiddown, . . .	" 15th	" 22nd	Tullamore, . . .	" 3rd	" 4th
Raphoe, . . .	" 21st	" 7th	Coalbrook, . . .	" 16th	" 16th
Kesh, . . .	" 29th	" 30th	Londonderry, . . .	" 18th	" 17th
Bandon, . . .	" 30th	" 31st	Lettistown, . . .	" 18th	" 18th
Coblish, . . .	Feb. 10th	Feb. 27th	Newtownstewart, . . .	" 21st	Nov. 20th
Lisbellaw, . . .	" 11th	" 22th	Gortin, . . .	" 22nd	" 20th
Kells, . . .	Mar. 10th	Mar. 12th	Killedry, . . .	" 23rd	" 24th
Ballyjamesduff, . . .	" 11th	" 12th	Drumquinn, . . .	" 24th	" 21st
Arva, . . .	" 22th	" 14th	Coleraine, . . .	" 17th	Not Inspected in 1907.
Galway Industrial, . . .	" 24th	Apr. 23rd	Cashel, . . .	Oct. 7th	Oct. 7th
Athlone (Ros.), . . .	" 25th	" 24th	Fethard, . . .	" 3th	" 3th
Athlone (St. Mary's), . . .	" 26th	" 25th	Roscrea No. 1, . . .	" 20th	" 16th
Killegna, . . .	" 31st	May 25th	Barrinacree, . . .	" 21st	" 16th
Blackstone, . . .	Apr. 1st	" 26th	Roscrea No. 2, . . .	" 22nd	" 17th
Immal, . . .	" 2nd	" 30th	Kesh, . . .	Nov. 4th	" 29th
Mohill, . . .	" 13th	Mar. 25th	Newmarket, . . .	" 5th	" 30th
Drumbarra, . . .	" 14th	" 27th	Malloy, . . .	" 6th	" 31st
Drumree, . . .	" 15th	" 28th	Antrim, . . .	Oct. 27th	" 21st
Lahinis, . . .	" 16th	" 29th	Kilrea, . . .	" 25th	" 22nd
Ballinacorney, . . .	May 12th	May 23rd	Mountmellick, . . .	Nov. 9th	Sept. 22nd
Ballyhamon, . . .	" 13th	" 23rd	Dunroe, . . .	" 10th	" 24th
Limerick Industrial, . . .	" 18th	June 10th	Abbeyleix, . . .	" 11th	" 25th
Adhesion, . . .	" 19th	" 11th	Mountcash, . . .	" 12th	" 26th
Ballygawry, . . .	" 20th	" 12th			
Limerick (Perry & Fildes), . . .	" 21st	" 13th			
Asky, . . .	June 15th	" 27th			
Gallen, . . .	" 17th	" 28th			
Mobile No. 1, . . .	" 23rd	" 18th			
Mobile Industrial, . . .	" 24th	" 19th			
Moyna, . . .	June 30th	May 12th			
Wexford, . . .	July 1st	" 14th			

In addition to the above, the Board's Inspector examined the Books of the following Loan Funds at present in liquidation under Receiver:—Glenties, Kesh, Lark, Belleek, Killybeg, Castlederg, Enniskillen, Balloo, Derrygonally, Fivemiletown, Trillick, Fintona, Irvinestown, Slieve Donnell, Donagh, Omagh, Aughmaskey, Ballygawry, Bandon, Drogheda, Slieve Donnell, Ederney, and Pettigo.

APPENDIX (4).

ANNUAL REPORT of the COMMITTEE as to the DOCUMENTS issued in 1908 and as to the BOARD'S RECEIPTS from all sources during the same year.

The Committee appointed to audit the above report as follows:—

Of the several classes of documents sold by the Loan Fund Board, the following has been the issue during the year, and the amount received in cash for same:—

	£	s.	d.
Promissory Note Forms, 84,700 =	288	3	4
Borrowers' Cards, 84,000 =	73	18	4
Application Papers, 95,500 =	79	2	7
Default Notices, 11,700 =	24	7	6
Summons Forms, 3,000 =	6	5	0
Debtors' Forms, 184 =	6	14	0
Deposit Cards, 50 =	0	2	1
Rules	2	2	6
Total,	£681	15	4

The amounts received for Borrowers' Cards and Application Papers include the sums of £3 1s. 8d. and £9 1s. 8d. respectively, received from Derry Loan Fund.

The several sums given above were duly lodged to the credit of the Loan Fund Board, as will be seen by Account (A) hereto appended.

Having taken account of the issue of these several classes of documents in the current year the Committee report that the following supply was in stock on the 1st January, 1909:—

Promissory Note Forms, ...	9,700
Borrowers' Cards, ...	15,800
Application Papers, ...	7,500
Default Notices, ...	24,800
Summons Forms, ...	5,300
Debtors' Forms, ...	18
Deposit Cards, ...	197

Your Committee also find, that the following sums were received during the year, and lodged to the credit of the Board in the Bank of Ireland:—

	£	s.	d.
January Dividend, G. S. & W. Ry. Stock, ...	19	0	0
July Do. Do. ...	19	0	0
January Dividend, M. G. W. Ry. Stock, ...	19	0	0
July Do. Do. ...	19	0	0
February Dividend, Bank of Ireland Stock, ...	16	10	4
August Do. Do. ...	13	12	10
Annual Interest (1907) re Credit Dequest, ...	13	8	0
Refunds from Gasified Societies, &c.,	196	8	4
Proceeds of Sale of Bank Stock, ...	159	6	0

Your Committee find that the balance in Bank on 31st December, 1907, was £36 15s. 10d.

These several sums give a total of £635 11s. 8d. as set forth in the Schedule annexed hereto.

Your Committee find that drafts to the amount of £940 16s. 1d. were signed by the Board, in conformity with their minutes, up to 31st December, 1908.

The above sum of ...	£928	11	8
Amount of Drafts drawn in re Miscellaneous expenditure, ...	940	16	1

Which left a balance of ... £17 4 5 due to the Bank of Ireland on 31st December, 1908, as shown by the Bank Pass Book.

EDWD. KEVANS.

J. C. IRWIN.

2nd January, 1909.

ACCOUNT (A) OF RECEIPTS AND EXPENDITURE FOR THE YEAR 1908.

			£	s.	d.	£	s.	d.
1908	Lodgment for Promissory Note Forms, per Secretary, .		—			289	8	4
	Do. Borrowers' Cards, do.,		—			75	18	4
	Do. Application Papers, do.,		—			79	2	7
	Do. Default Notices, do.,		—			24	7	8
	Do. Summons Forms, do.,		—			6	5	0
	Do. Debenture Forms, do.,		—			6	14	0
	Do. Deposit Cards, do.,		—			0	2	1
	Do. Rules, do.,		—			2	2	0
						481	15	4
	February Dividend on Bank of Ireland Stock of £287 5 2		16	10	4			
	August do. do. do. 287 5 2		18	12	10			
						30	8	2
	January Dividend on £1,000, Midland Great Western Railway Stock,		19	0	0			
	July Dividend do. do. do. do.		19	0	0			
						38	0	0
	January Dividend on £1,000, Great Southern and Western Railway Stock,		19	0	0			
	July do. do. do. do.		19	0	0			
						38	0	0
	Refunds from Gazetteed Societies, &c.,		—			126	8	4
	<i>In re Crane</i> Bequest (1907),		—			18	8	0
	Proceeds of Sale of 400 Bank Stock,		—			159	5	0
						298	15	10
	Bank Balance on 31st December, 1907,		—			36	15	10
						335	11	8
	Deduct amount of Drafts drawn,		—			340	16	1
	Balance due Bank of Ireland on 31st December, 1908,		—			217	4	5

(Signed), EDWD. KEVANS.

J. C. IRWIN.

AUDIT of the GENERAL EXPENDITURE and PETTY EXPENSE ACCOUNTS for the Year 1908.

The Committee appointed to audit the General Expenditure and Petty Expense Accounts, met on the 2nd January, 1909.

They report as follows:—

Balance in Secretary's hands on 1st January, 1908,	£	4	1	0
Amount of Drafts drawn in 1908,	940	16	1	
	944	17	1	
Amount expended as per vouchers, and the annexed account (B),	944	5	9	
Balance in hands of Secretary on 1st January, 1909, which sum is to be the basis of next audit,	20	11	4	

 ACCOUNT (B) adverted to in the said Audit, showing PARTICULARS of EXPENDITURE.

	£	s.	d.
Salaries,	685	0	0
Inspector's Travelling Expenses and Subsistence Allowance,	108	14	5
Petty Expenses,	3	1	5
Fire, Light, and Service,	17	0	9
Income Tax,	10	12	8
Law Costs,	84	0	0
Printing, &c.,	88	0	11
Cost of Gazetteing Societies,	1	15	6
	<hr/>		
	£944	5	9

(Signed), EDWD. KEVANS.
J. C. IRWIN.

APPENDIX (5).

The following Table shows the circulation by Loan Funds since the Year 1894.

Year.	Total Circulation.	Total Number of Loans.	Total Net Profit.
	£		£
1894,	576,000	89,299	3,000
1895,	588,785	92,388	3,912
1896,	545,947	77,632	3,043
1897,	541,464	69,574	1,268
1898,	559,271	51,760	983
1899,	534,881	45,661	1,036
1900,	515,495	41,992	1,114
1901,	516,357	41,680	1,141
1902,	508,943	39,940	1,003
1903,	504,892	38,386	1,052
1904,	507,060	36,278	1,222
1905,	517,466	39,960	1,196
1906,	508,918	38,269	1,094
1907,	499,837	36,823	952
1908,	491,070	35,953	1,125

From the amount of yearly net profits, by the 4th Section of the Loan Fund Act, one-tenth is required to be applied to a reserve fund for the security of the Debenture-holders.

APPENDIX (6).

A List of the MEMBERS of the LOAN FUND BOARD with the dates of their respective Appointments, and the Number of Attendances of each Member, for the Year ending 31st December, 1908.

MEMBER'S NAME.	Date of Appointment.	No. of Attendances.	MEMBER'S NAME.	Date of Appointment.	No. of Attendances.
Joseph R. O'Reilly, Esq., D.L.	10th Feb., 1874	-	Edward Kerrins, Esq., J.P.	9th Jan., 1902	9
Right Honourable Lord Ardilaun, D.L.	3rd Nov., 1881	-	James Boylell, Esq., J.P.	30th Nov., 1906	6
Wm. Anderson, Esq., J.P.	7th Aug., 1900	1	John R. O'Connell, Esq., M.B.	30th Nov., 1903	2
Rev. J. C. Irwin, M.B.	19th Nov., 1901	12	John Mulligan, .	31st Aug., 1903	4
			Secretary—Archibald J. Nicolls, Esq., M.A., Custom House, Dublin.	17th Feb., 1895	.
			Inspector—Francis C. Scarr, Esq.	21st June, 1899	.